IN THE CLAIMS:

Please cancel Claims 1-20, without prejudice, and please add new Claims 21-40 as provided in the following Listing of Claims:

Listing of Claims:

Claims 1-20. (Canceled)

Claim 21. (New) An apparatus, comprising:

at least one of an input device for inputting information regarding an individual and a receiver for automatically receiving information regarding an individual, wherein the information regarding an individual contains information regarding at least one of a diagnosis, a treatment associated with a diagnosis, and a procedure associated with a diagnosis;

a processing device, wherein the processing device processes the information regarding an individual and generates an insurance claim; and

a transmitter for automatically transmitting the insurance claim to a computer or a communication device associated with a healthcare insurer or a healthcare payer.

Claim 22. (New) The apparatus of Claim 21, wherein the processing device processes information regarding a symptom or an examination finding regarding the individual, and further wherein the processing device generates a diagnostic report containing information regarding a diagnosis or a list of possible diagnoses.

Claim 23. (New) The apparatus of Claim 22, wherein the diagnostic report contains information regarding at least one of a probability of occurrence and statistical information regarding the diagnosis or each diagnosis in the list of possible diagnoses.

Claim 24. (New) The apparatus of Claim 22, wherein the processing device generates a treatment report containing information regarding a treatment for the diagnosis or each diagnosis in the list of possible diagnoses.

Claim 25. (New) The apparatus of Claim 24, wherein the processing device generates the treatment report in conjunction

with information regarding a drug interaction and a treatment interaction.

Claim 26. (New) The apparatus of Claim 21, wherein the processing device processes information regarding the at least one of a diagnosis, a treatment associated with a diagnosis, and a procedure associated with a diagnosis, and updates a healthcare record or file associated with the individual.

Claim 27. (New) The apparatus of Claim 22, wherein the diagnostic report contains information regarding at least one of a misdiagnosis, a treatment success, and a treatment failure.

Claim 28. (New) The apparatus of Claim 24, wherein the treatment report contains information regarding at least one of an herbal remedy or treatment, a self-healing remedy or treatment, and an exercise remedy or treatment.

Claim 29. (New) The apparatus of Claim 21, wherein the processing device processes information regarding at least one of a treatment to be administered to the individual and a procedure to be performed on the individual, and further wherein the processing device determines whether the at least one of a treatment to be administered to the individual and a procedure to

be performed on the individual is correct or incorrect, wherein the processing device generates a treatment response message containing information regarding whether the at least one of a treatment to be administered to the individual and a procedure to be performed on the individual is correct or incorrect, wherein the apparatus transmits the treatment response message to at least one of a computer and a communication device associated with a healthcare provider or healthcare facility.

Claim 30. (New) The apparatus of Claim 29, wherein the treatment response message contains information regarding at least one of a treatment, a procedure, treatment instructions, procedure instructions, treatment steps, and procedure steps.

Claim 31. (New) The apparatus of Claim 21, wherein the insurance claim contains information obtained with at least one of a heart rate monitor or measurement device, a thermometer, a blood pressure monitor or measurement device, a blood analysis device or machine, a respiration monitoring or measurement device, a dialysis machine, an electrocardiograph (EKG) machine or device, an electrocephalograph (EEG) machine or device, an electromyograph (EMG) machine or device, a magnetic resonance imaging (MRI) machine or device, an X-ray machine or device, a thermal imaging machine or device, a laprascopic device, an

arthroscopic device, a catheter device, a sonogram imaging device, a sonograph device, an ultrasound imaging device, an ultrasound measurement device, a CAT SCAN device, a mammogram device, a carbon dioxide detection or measurement device, a carbon monoxide detection or measurement device, a transvascular impedence measurement or monitoring device, an ultrasonic imaging device, a bone conduction device, a brain function scan analyzer device, a fetal heart rate measurement, monitoring, or probing, device, an endotrachial cardiac monitoring device, a surgical instrument, a blood oxygen detection device, an esophageal probing device, a sphygmomanometer, a differential doppler device, a camera probing device, and a microscopic camera probing device.

Claim 32. (New) The apparatus of Claim 21, wherein the information regarding at least one of a diagnosis, a treatment associated with a diagnosis, and a procedure associated with a diagnosis, is transmitted to the processing device on or over at least one of the Internet and the World Wide Web.

Claim 33. (New) The apparatus of Claim 21, further comprising:

a database, wherein the database contains healthcare records or medical histories associated with a plurality of individuals.

Claim 34. (New) The apparatus of Claim 21, wherein the processing device processes information for scheduling an appointment with a healthcare provider.

Claim 35. (New) The apparatus of Claim 21, wherein the apparatus detects an occurrence of an event for which a healthcare provider is to be notified, wherein the processing device generates a notification message, and further wherein the apparatus transmits the notification message to a computer or a communication device associated with the healthcare provider in real-time.

Claim 36. (New) The apparatus of Claim 21, wherein the apparatus detects an occurrence of an event for which a healthcare insurer or a healthcare payer is to be notified, wherein the processing device generates a notification message, and further wherein the apparatus transmits the notification message to a computer or a communication device associated with the healthcare insurer or the healthcare payer in real-time.

Claim 37. (New) An apparatus, comprising:

an input device for inputting information regarding at least one of a treatment to be administered to an individual and a procedure to be performed on an individual, wherein the input device is located at least one of at a location of the treatment, at a location of the procedure, and at a healthcare facility;

a processing device, wherein the processing device processes the information regarding the at least one of a treatment to be administered to an individual and a procedure to be performed on an individual and determines whether the treatment or the procedure is correct or incorrect for the individual, and further wherein the processing device generates a message containing information regarding whether the treatment or the procedure is correct or incorrect for the individual; and

a display device, wherein the display device is located at the at least one of at a location of the treatment, at a location of the procedure, and at a healthcare facility, wherein the display device displays information contained in the message.

Claim 38. (New) The apparatus of Claim 37, wherein the message contains information for at least one of verifying that

the treatment or the procedure is correct for the individual and correcting an incorrect treatment or procedure.

Claim 39. (New) The apparatus of Claim 37, wherein the processing device is associated with a comprehensive healthcare database which contains a healthcare record or file of the individual, wherein the healthcare record or file of the individual contains at least one of medical history information regarding the individual and family history information regarding the individual.

Claim 40. (New) The apparatus of Claim 39, wherein the processing device automatically updates the healthcare record or file of the individual subsequent to the treatment being administered or the procedure being performed.